UNITED STATES BANKRUPTCY COURT DISTRICT OF MASSACHUSETTS

ANNE CAHILL,	Docket Number 1:20-bk-10814 Chapter 13
Debtor,	

OBJECTION OF THE DEBTOR TO THE PROOF OF CLAIM OF TD AUTO FINANCE, LLC, FOR INACCURACY

NOW COMES Anne Cahill, pursuant to Fed. R. Bankr. P. 3007 and objects to the proof of claim filed by TD Auto Finance LLC ("Creditor")[Claim 2]. In support of this objection, the Debtor states as follows:

- 1. On March 20, 2020, Debtor filed her voluntary petition.
- 2. On April 8, 2020, the Creditor filed its proof of claim in this matter.
- 3. The proof of claim alleges that Debtor owes Creditor \$17,801.73 with \$436.48 in arrears. [Claim 2]
- 4. Debtor objects only as to the arrears, as there are currently no arrears with respect to this Creditor.

F or the foregoing reasons, Creditor's proof of claim should be denied.

NOTICE PURSUANT TO RULE 13-13

Please take note that a Response to this Objection must be filed within 30 days of the filing of the objection with the Court.

Respectfully submitted,

ANNE CAHILL,

by her attorney,

/s/ Ira H. Grolman
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Date: April 21, 2020

CERTIFICATE OF SERVICE

On this day, April 21, 2020, I certify that I served or caused to be served a true and accurate copy of this document on the chapter 13 trustee and the United States Trustee by ECF and on the Debtor and TD Auto Finance, LLC, at Martin A. Mooney, Esq., 950 New Loudon Rd., Ste. 109, Latham, NY 12110, by first class mail.

/s/Ira H. Grolman
Ira H. Grolman